How to finance the restructuring of communities. Whether a community can stay or has to relocate, the restructuring of the community will require rebuilding many of the physical structures of a community. This would include housing, commercial, educational, medical, industrial, and community structures. So where is the funding to do that going to come from? In most cases, the communities under threat and requiring restructuring will not have the resources to finance their own restructuring. The communities under threat and needing restructuring are in many cases going to need to rebuild an economic base; all of this will require access to resources.

Most of the individuals being a part of communities in the need for restructuring will only have movable resources available to help finance restructuring. Many of these individuals will be in areas where the communities will disappear or be severely altered. I am thinking of communities on the Turtle Islands off the coast of Sierra Leone and individuals living on the Outer Banks of North Carolina. I have seen houses fall into the ocean on the Outer Banks, and this is going to increase as sea levels continue to rise. The structures on the coastal areas of Florida and the Gulf Coast here in the US are under threat from sea level rise as well. Then we have mentioned the possibility that a large number of those living in cities within the Colorado River Basin will have to relocate from the increasing potential of water shortages. In most of these cases, the houses and businesses will not have marketable value. I cannot imagine investors wanting to have large elements of their portfolios invested in property under water or businesses without a customer base.

In the Colorado River Basin, it is possible that many of the existing communities and cities will continue to survive but with a much reduced population because of the decreasing supply of water. Here, people forced to move from loss of jobs or from businesses no longer being viable will not be able to rely on the resale of their physical property to help in the relocation. In a community going through a falling population, there will be a corresponding decrease in property values with the increasing number of vacant structures.

Another concern is that in many cases, particularly communities like those in the Turtle Islands may have a decrease in the marketable value of their economic skills. Here, the community has an economy based on fishing, and the likelihood is that they may be forced to relocate in the interior, far away from a marine environment. If this is the case, then the community will have to rebuild its economic base around acquired and newly learned skills. Again, where is the funding going to come from to support this?

I do not think that there will be enough funding from charitable sources to finance all the necessities for rebuilding the increasing number of communities under threat. This effort will take a coordination of charitable sources and microfinance policies and groups interested in investing for making a profit.

The rebuilding of the economic base is what is going to pay for the rebuilding of the physical parts of a community. People can only afford housing if they have an income, and businesses can only survive if they have customers with disposable income. Where is that income going to come from?

To build that sustainable economic base is going to require access to resources, and much of that will have to come from investors—people and groups interested in the prospect of making a profit on their investment. This will require very detailed guidelines for investing. The objectives of the

Environmental Concern Collective are the restructuring of communities, to help them become sustainable and not see them become an insignificant part of the portfolios of the one percent.

The Environmental Concern Collective has people with skills and experience in helping to determine rising threats from climate change to communities. We also feel comfortable in having the required level of skills to understand the social and physical makeup of the community and how to rebuild and restructure the community, but we need help in rebuilding an economic base. We need assistance from groups in Micro Finance and people in the financial world with access to and understanding of the complexities and ethics in the investment world. The number of communities under threat from climate change is rising faster than the sea level. To be able to come to grips with this rising crisis, we need to form partnerships of groups with the skills in building an economic base as well as the physical base. The rebuilding and the restructuring of the social, physical, and economic base for communities are part of the same effort, and the Environmental Concern Collective hopes to become a coordinating body for all of the required skills.